

communicating with the financial service provider to obtain updated account balance information for the account;

wirelessly communicating updated account balance information from the MFTS to the user mobile device; and in response to receipt of updated account balance information from the MFTS, displaying updated account balance information corresponding to the account to the user via the mobile device.

**30.** A system for making a mobile financial payment using a mobile device connected for communications with a wireless network, comprising:

- a user mobile device coupled for wireless communications with a mobile financial transaction system (MFTS), the mobile device operative for wirelessly receiving summarized payment to make information from the MFTS, displaying one or more selectable payments to make, displaying one or more selectable accounts for making the payment, receiving user input corresponding to selection of a payment to make and selection of a payment source for making a payment, generating a mobile payment instruction to the MFTS indicating a payment to make, and wirelessly communicating the mobile payment instruction to the MFTS;
- a mobile financial transaction system (MFTS) database associated with the MFTS for storing user information, payment to make information associated with the one or more payees, and payment source information associated with at least one account associated with at least one financial service provider of a user;
- a mobile financial transaction system (MFTS) computer system for maintaining the MFTS database and conducting electronic communications between entities involved in mobile financial payments;
- a mobile communication interface for coupling user mobile devices to the MFTS via a mobile communication service provider (MSCP);
- an interface for coupling the MFTS to at least one payment instruction recipient;
- a bill presentment interface for coupling the MFTS to at least one billing entity that provides information corresponding to a payment to be made; and

MFTS software operative on the MFTS computer system comprising program code for carrying out the computer-implemented steps of:

receiving payment to make information via the bill presentment interface corresponding to a payment to be made by a user to a payee;

generating summarized payment to make information based on the payment to make information relating to a payment that is to be made, the summarized payment to make information comprising a predetermined selected subset of the payment to make information;

wirelessly communicating the summarized payment to make information from the MFTS to the user mobile device via the MSCP;

in response to receipt of a mobile payment instruction from a mobile device, retrieving information from the MFTS database corresponding to an identified payee for receiving the payment indicated in the mobile payment instruction and information corre-

sponding to the selected account at the selected financial service provider identified in the payment instruction;

generating an MFTS payment instruction to a payment instruction recipient, the MFTS payment instruction including at least information identifying the selected account at the selected financial service provider, an amount, and information corresponding to the identified payee; and

communicating the MFTS payment instruction from the MFTS to the payment instruction recipient;

whereby the payment instruction recipient, in response to receipt of the MFTS payment instruction, makes a payment to the identified payee utilizing the selected account at the selected financial service provider.

**31.** The system of claim **30**, wherein the payment to make information comprises a bill, and the payee is a billing entity.

**32.** The system of claim **30**, wherein the payment instruction recipient comprises a financial service provider, a billing aggregator, or a separate billing entity.

**33.** The system of claim **30**, wherein the payment to make information is provided to the MFTS by an external source, is input by the user via an Internet-accessible web site accessible by the user for input of payment to make information and payee information, or is input by the user at the mobile device.

**34.** The system of claim **33**, wherein the external source for the payment to make information is selected from the group comprising: a bill presentment system that provides bill information from a plurality of billing entities or an individual billing entity.

**35.** The system of claim **30**, wherein the payment to make information comprises information corresponding to one or more of the following: a recurring bill, a bill from a billing aggregator, a bill from an individual billing company, a "pay anyone" payment.

**36.** The system of claim **30**, wherein user mobile device displays information corresponding to one or more payment to make in response to user activation of a "View Bills" function.

**37.** The system of claim **30**, wherein the information corresponding to one or more payments to make displayed at the user mobile device comprises summarized payment to make information.

**38.** The system of claim **30**, wherein the user mobile device displays information corresponding to one or more payments to make in response to receipt at the mobile device of a text message from the MFTS.

**39.** The system of claim **30**, wherein the MFTS provides a Mobile Wallet application for execution on the user mobile device.

**40.** The system of claim **39**, wherein the Mobile Wallet application provides a display on the mobile device of selectable commands including one or more of a View Bills command, a View Payment Sources command, and a Pay Bill(s) command.

**41.** The system of claim **40**, wherein the user input corresponding to selection of a payment to make is provided in response to display of a View Bills command.

**42.** The system of claim **40**, wherein user activation of the View Bills selectable command causes the MFTS to retrieve payment to make information from a bill presentment sys-